sage PERSONAL FINANCE

CERTIFICATE OF DEBTOR EDUCATION

I certify that on 01/28/2017 , Marissa Billiet

completed a course on personal financial management given by Sage Personal Finance,

an approved provider of debtor education in the Western District of North Carolina .

Case Number: 17-30012

Certificate Number: 20171282011

Signed: /s/ Allison Geving, Ph.D.

Title: President, Sage Personal Finance